

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: BONNIE E. BAKARIC

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Case No. 1:19-bk-01945

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/06/2019.
- 2) The plan was confirmed on 07/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/01/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,446.00.
- 10) Amount of unsecured claims discharged without full payment: \$57,052.03.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 27,300.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 27,300.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,994.16	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,994.16</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J JULIUS ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
CHASE BANK USA	Uns	2,570.00	2,646.64	2,646.64	1,273.21	0.00
CHASE BANK USA	Uns	5,168.00	5,267.78	5,267.78	2,534.15	0.00
US BANK NATIONAL ASSOCIATION	Uns	0.00	5,107.01	5,107.01	2,456.80	0.00
PSECU	Uns	2,729.00	2,767.11	2,767.11	1,331.16	0.00
MIDLAND CREDIT MGMT;	Uns	4,824.00	4,823.63	4,823.63	2,320.48	0.00
MIDLAND CREDIT MGMT;	Uns	2,335.00	2,335.00	2,335.00	1,123.29	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	3,633.71	3,633.71	1,748.05	0.00
PSECU	Sec	2,550.00	2,550.44	0.00	0.00	0.00
SHELLPOINT MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	288.00	288.39	288.39	138.73	0.00
QUANTUM3 GROUP, LLC	Uns	507.00	559.36	559.36	269.09	0.00
QUANTUM3 GROUP, LLC	Uns	160.00	201.33	201.33	96.86	0.00
QUANTUM3 GROUP, LLC	Uns	364.00	364.12	364.12	175.17	0.00
AMERICAN INFOSOURCE	Uns	0.00	143.90	143.90	69.22	0.00
SPECIALIZED LOAN SERVICING	Sec	10,195.00	10,143.55	0.00	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	5,381.00	5,381.95	5,381.95	2,589.07	0.00
PORTFOLIO RECOVERY	Uns	286.00	286.42	286.42	137.78	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	0.00	5,504.39	5,504.39	2,647.97	0.00
TD BANK	Uns	4,850.00	4,850.90	4,850.90	2,333.58	0.00
SHELLPOINT MORTGAGE	Sec	62,356.00	61,004.17	61.23	61.23	0.00
AMEX/BANKRUPTCY	Uns	915.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	9,617.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	136.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	136.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	123.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	101.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	99.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	78.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	75.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	50.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	148.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	4,612.00	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENT	Uns	196.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Uns	1,458.00	NA	NA	0.00	0.00
PSECU	Uns	2,705.00	NA	NA	0.00	0.00
PRIMEWAY FCU	Uns	7,656.00	NA	NA	0.00	0.00
SYNCHRONY BANK/OLD NAVY	Uns	6,030.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 61.23	\$ 61.23	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 61.23	\$ 61.23	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 44,161.64	\$ 21,244.61	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,994.16	
Disbursements to Creditors	\$ 21,305.84	
<b>TOTAL DISBURSEMENTS:</b>		\$ 27,300.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/26/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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